

Information to identify the case:

Debtor 1	<u>Philip S. Perrella</u>	Social Security number or ITIN	xxx-xx-5007
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Melanie A. Perrella</u>	Social Security number or ITIN	xxx-xx-1015
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-14172-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Philip S. Perrella

Melanie A. Perrella
aka Malanie A Rieur

6/7/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Philip S. Perrella
 Melanie A. Perrella
 Debtors

Case No. 19-14172-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 50

Date Rcvd: Jun 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2019.

db/jdb
 518056778 +Philip S. Perrella, Melanie A. Perrella, 32 Hemlock Road, Columbia, NJ 07832-2618
 518056780 A-1 Collection Service, 2297 Highway 33, Suite 906, Trenton, NJ 08690-1717
 518056781 Best Buy /CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 518056788 +Blairstown Animal Medical Hospital, 29 Cedar Lake Road, Blairstown, NJ 07825-9641
 518056790 Credence Resource Management LLC, PO Box 2147, Southgate, MI 48195-4147
 518056790 +D & A Services, 1400 E. Touhy Ave Suite G2, Des Plaines, IL 60018-3338
 518056792 +Diversified Consultant, Inc., PO Box 1391, Southgate, MI 48195-0391
 518056793 +EOS CCA, PO Box 981002, Boston, MA 02298-1002
 518056796 FMA Alliance Ltd., PO Box 2409, Houston, TX 77252-2409
 518056795 First Source Advantage, PO Box 628, Buffalo, NY 14228
 518056797 +Hillcrest Emergency Services Group, 185 Roseberry Street, Phillipsburg, NJ 08865-1690
 518056798 Hunterdon Medical Center, Payment Processing Center - Avadyne, PO Box 219714,
 Kansas City, MO 64121-9714
 518056804 +Michael Harrison Attorney at Law, 3155 State Route 10-Suite 214, Denville, NJ 07834-3430
 518056805 +Midland Funding, Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 518056806 +Mr. Cooper, 8950 Cypress Waters Blvd, Dallas, TX 75019-4620
 518056809 +Pegasus Emergency Group, 3075 E. Imperial Hwy, Ste 200, Brea, CA 92821-6753
 518056811 Portfolio Recovery Associates, Riverside Commerce Center, Norfolk, VA 23502-4932
 518056812 Progressive Physicain Associates, PO Box 678398, Dallas, TX 75267-8398
 518056813 Riverfield Family Heath Center, 3 Minneakoning RD, Flemington, NJ 08822-5726
 518056815 +St Lukes Emergency Physician Specialists, PO Box 5386, Bethlehem, PA 18015-0386
 518056816 St. Lukes University Health Network, PO Box 788187, Philadelphia, PA 19178-8187
 518056817 +Subaru Motors Finance, c/o Chase, PO Box 78101, Phoenix, AZ 85062-8101
 518056821 +The Bureaus Inc., 650 Dundee Road Suite 370, Northbrook, IL 60062-2757
 518123798 +The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 518056822 +United Student Aid Funds, Inc., c/o Pioneer Credit Recovery, 308 W Rt 38,
 Moorestown, NJ 08057-3212

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 08 2019 00:22:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 08 2019 00:22:13 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518056779 E-mail/Text: bankruptcy@bbandt.com Jun 08 2019 00:21:46 BB&T, PO Box 890011,
 Charlotte, NC 28289-0011
 518056787 E-mail/Text: compliance@contractcallers.com Jun 08 2019 00:23:10 Contract Callers, Inc.,
 POB 212609, 1058 Claussen Rd, Ste 110, Augusta, GA 30917
 518056782 EDI: CAPITALONE.COM Jun 08 2019 03:53:00 Capital One, PO Box 70884,
 Charlotte, NC 28272-0884
 518056783 EDI: CAPITALONE.COM Jun 08 2019 03:53:00 Capital One Bank, PO Box 70884,
 Charlotte, NC 282720884
 518056784 EDI: CAUT.COM Jun 08 2019 03:53:00 Chase Auto Finance, PO Box 78067,
 Phoenix, AZ 850628067
 518056785 EDI: CITICORP.COM Jun 08 2019 03:53:00 Citibank, PO Box 769006,
 San Antonio, TX 782459006
 518056786 EDI: COMCASTCBLCENT Jun 08 2019 03:53:00 Comcast, PO Box 69, Newark, NJ 07101-0069
 518056789 +EDI: RCSFNBMARIN.COM Jun 08 2019 03:53:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 518056791 EDI: DIRECTV.COM Jun 08 2019 03:53:00 Direct TV, PO Box 11732, Newark, NJ 07101-4732
 518056794 +E-mail/Text: bankruptcy@erieinsurance.com Jun 08 2019 00:22:59 Erie Insurance Exchange,
 100 Erie Ins Pl, Erie, PA 16530-0001
 518056799 +E-mail/Text: kristina.gutjahr@hunterdonradiology.com Jun 08 2019 00:23:01
 Hunterdon Radiology/Imaging Associates, PO Box 5388, Clinton, NJ 08809-0388
 518056800 +EDI: JEFFERSONCAP.COM Jun 08 2019 03:53:00 Jefferson Capital System, PO Box 17210,
 Golden, CO 80402-6020
 518056801 E-mail/Text: bncnotices@becket-lee.com Jun 08 2019 00:21:31 Kohl's, P.O. Box 2983,
 Milwaukee, WI 532012983
 518056803 E-mail/Text: camanagement@mtb.com Jun 08 2019 00:21:52 M & T Bank, PO Box 900,
 Millsboro, DE 19966
 518056807 +EDI: NAVIENTFFKASMSERV.COM Jun 08 2019 03:53:00 Navient, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 518056808 E-mail/Text: electronicbkydocs@nelnet.net Jun 08 2019 00:22:18 Nelnet Inc., PO Box 2970,
 Omaha, NE 68103-2970
 518056810 EDI: PRA.COM Jun 08 2019 03:53:00 Portfolio Recovery, 120 Corporate Blvd,
 Norfolk, VA 23502
 518056814 EDI: NEXTEL.COM Jun 08 2019 03:53:00 Sprint, PO Box 1769, Newark, NJ 71011769
 518056818 +EDI: SWCR.COM Jun 08 2019 03:53:00 SW Credit Systems, 4120 International Pkwy,
 Suite 1100, Carrollton, TX 75007-1958
 518056819 EDI: AISTMBL.COM Jun 08 2019 03:53:00 T-Mobile, PO Box 742596, Cincinnati, OH 452742596
 518056820 EDI: TDBANKNORTH.COM Jun 08 2019 03:53:00 TD Bank, 17000 Horizon Way,
 Mount Laurel, NJ 08054

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 50

Date Rcvd: Jun 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518056823	+EDI: VERIZONCOMB.COM Jun 08 2019 03:53:00	Verizon, PO Box 4830, Trenton, NJ 08650-4830
518056824	+EDI: VERIZONCOMB.COM Jun 08 2019 03:53:00	Verizon Wireless, PO Box 489, Newark, NJ 07101-0489

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518056802 landlord

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2019 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joan Sirkis Warren on behalf of Debtor Philip S. Perrella joan@joanlaverylaw.com
Joan Sirkis Warren on behalf of Joint Debtor Melanie A. Perrella joan@joanlaverylaw.com
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6